

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Pablo A Ospina Londono
 Jessenia M. Bedoya-Ospina
 Debtors

Case No. 17-15890-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db/jdb	+Pablo A Ospina Londono,	Jessenia M. Bedoya-Ospina,	416 Lake St,	Ephrata, PA 17522-2663
13976357	+Allied Interstate, Inc,	7525 W. Campus Rd,	New Albany, OH 43054-1121	
13976358	+Allied Interstate, Inc,	PO Box 26190,	Minneapolis, MN 55426-0190	
13976359	+Apex Asset Management,	2501 Oregon Pke,	Ste 120,	Lancaster, PA 17601-4890
13976360	Capital One,	PO Box 30252,	Salt Lake City, UT 84130-0252	
13976363	+Christian Bedoya,	146 Wyneberry Dr,	Ephrata, PA 17522-2688	
13976366	Citi,	PO Box 790131,	Saint Louis, MO 63179-0131	
13976368	+Comenity Capital Bank / Boscovs,	PO Box 182120,	Columbus, OH 43218-2120	
13976370	DirectTV,	PO Box 5007,	Carol Stream, IL 60197-5007	
13976374	+Maria R. Zoleta,	416 Lake St,	Ephrata, PA 17522-2663	
13976376	+Receivables Performance Management LLC,	20816 4th Ave W,	Lynnwood, WA 98036-7267	
13976380	Wellspan Health,	PO Box 742688,	Cincinnati, OH 45274-2688	
13976381	Windstream,	PO Box 9001908,	Louisville, KY 40290-1908	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: bankruptcy@phila.gov Dec 09 2017 01:10:22	City of Philadelphia,
	City of Philadelphia Law Dept.,	Tax Unit/Bankruptcy Dept,
	Philadelphia, PA 19102-1595	1515 Arch Street 15th Floor,
smg	E-mail/Text: RVSVCBICNOTICE@state.pa.us Dec 09 2017 01:09:43	
	Pennsylvania Department of Revenue,	Bankruptcy Division,
	Harrisburg, PA 17128-0946	P.O. Box 280946,
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 09 2017 01:10:02	U.S. Attorney Office,
	c/o Virginia Powel, Esq.,	Room 1250,
	615 Chestnut Street,	Philadelphia, PA 19106-4404
13976362	EDI: CAPITALONE.COM Dec 09 2017 01:03:00	Capital One,
	Richmond, VA 23285-5619	PO Box 85619,
13976361	+EDI: CAPITALONE.COM Dec 09 2017 01:03:00	Capital One,
	Salt Lake City, UT 84130-0281	PO Box 30281,
13976364	EDI: CITICORP.COM Dec 09 2017 01:03:00	Citi,
	PO Box 6241,	Sioux Falls, SD 57117-6241
13976365	+EDI: CITICORP.COM Dec 09 2017 01:03:00	Citi,
	PO Box 6286,	Sioux Falls, SD 57117-6286
13976367	EDI: WFNNB.COM Dec 09 2017 01:03:00	Comenity Bank/Victoria Secret,
	Columbus, OH 43218-2789	PO Box 182789,
13976369	+E-mail/Text: electronicbkdocs@nelnet.net Dec 09 2017 01:09:50	Dept of Ed / Nelnet,
	3015 Parker Rd,	Suite 400,
	Aurora, CO 80014-2904	
13976371	E-mail/Text: bankruptcy@huntington.com Dec 09 2017 01:09:47	Huntington National Bank,
	2361 Morse Rd,	NC2W21,
	Columbus, OH 43229-5856	
13976373	+E-mail/Text: bankruptcy@huntington.com Dec 09 2017 01:09:47	Huntington National Bank,
	PO Box 89424,	Cleveland, OH 44101-6424
13976372	E-mail/Text: bankruptcy@huntington.com Dec 09 2017 01:09:47	Huntington National Bank,
	PO Box 182519,	Columbus, OH 43218-2519
13978022	+EDI: PRA.COM Dec 09 2017 01:03:00	PRA Receivables Management, LLC,
	Norfolk, VA 23541-1021	PO Box 41021,
13976375	+E-mail/Text: bankruptcy@loanpacific.com Dec 09 2017 01:10:38	Pacific Union Financial,
	1603 LBJ Feeway,	Suite 600,
	Dallas, TX 75234-6071	
13976377	EDI: RMSC.COM Dec 09 2017 01:03:00	Synchrony Bank/Walmart,
	Orlando, FL 32896-5024	PO Box 965024,
13976379	EDI: AISTMBL.COM Dec 09 2017 01:03:00	TMobile,
	PO Box 742596,	Cincinnati, OH 45274-2596
13976378	EDI: CITICORP.COM Dec 09 2017 01:03:00	THD/CBNA,
	PO Box 6497,	Sioux Falls, SD 57117-6497

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2017 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
CYNTHIA E. REED on behalf of Debtor Pablo A Ospina Londono creed15030@gmail.com,
bhuber.1500@gmail.com
CYNTHIA E. REED on behalf of Joint Debtor Jessenia M. Bedoya-Ospina creed15030@gmail.com,
bhuber.1500@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Pablo A Ospina Londono	Social Security number or ITIN	xxx-xx-0024
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Jessenia M. Bedoya-Ospina	Social Security number or ITIN	xxx-xx-0255
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-15890-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pablo A Ospina Londono

Jessenia M. Bedoya-Ospina

12/7/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.